

ABSTRACT OF THE DISCLOSURE

A technique for tracking and managing account movement using a delinquency movement matrix is described. Customer Service Representatives or other agents may receive a promise for a payment amount for an account, after which the invention may record the baseline delinquency of the account at the time the promise is received, retrieve updated account information after a predetermined time period, and compare the baseline delinquency of the account to the updated delinquency of the account to determine the movement of that account through delinquency stages. The CSR staff may be awarded points based on the number of levels they are able to advance an account, for instance weighted or multiplied by the balance of the account. Other weightings by risk factors or other variables may be used. Because the CSR staff are incentivized to advance accounts to higher levels of currency, the risk of chargeoffs may be reduced and overall portfolio currency increased.